

Information to identify the case:			
Debtor 1	Gregory Lee West		
	First Name	Middle Name	Last Name
Debtor 2	Naomi Ruth West		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Northern District of Illinois			
Case number: 16-23845			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory Lee West
aka Gregory L West

Naomi Ruth West
aka Naomi R West

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

February 14, 2020

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Gregory Lee West
Naomi Ruth West
DebtorsCase No. 16-23845-LAH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ccabrales
Form ID: 3180WPage 1 of 2
Total Noticed: 32

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db/jdb +Gregory Lee West, Naomi Ruth West, 24325 S. Forestview Ct., Crete, IL 60417-1851
 25117648 BMO Harris Bank, N.A., P.O. Box 2035, Milwaukee, WI 53201-2035
 24844648 +++Bank of America, N.A., Pierce & Associates PC, 1 N Dearborn St, Suite 1300,
 Chicago, IL 60602-4373
 24742450 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
 24742453 +Dept Of Edu/osla Servi, 525 Central Park Dr. Ste, Oklahoma City, OK 73105-1723
 24742454 +Equifax Information Services, LLC, 1550 Peachtree St. NW, Atlanta, GA 30309-2468
 24742455 +Equifax Information Services, LLC, Po Box 740241, Atlanta, GA 30374-0241
 24742457 +Experian Information Solutions, Inc., Po Box 4500, Allen, TX 75013-1311
 24742456 +Experian Information Solutions, Inc., 475 Anton Blvd., Costa Mesa, CA 92626-7037
 24742459 Franciscan Alliance, Po Box 660383, Indianapolis, IN 46266
 24796680 +++JPMorgan Chase Bank, N.A., Chase Records Center/MailCode LA4-5555,
 attn: Correspondence Mail, 700 Kansas Lane, Monroe, LA 71203-4774
 24805479 +JPMorgan Chase Bank, National Association, McCalla Raymer Pierce, LLC,
 c/o Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
 24742462 +Jpm Chase, Po Box 24696, Columbus, OH 43224-0696
 24742463 +Mohela/Dept of Ed, 633 Spirit Dr., Chesterfield, MO 63005-1243
 24794935 +OSLA Student Loan Servicing, Pob 18475, Oklahoma City OK 73154-0475
 24742469 TransUnion LLC, Po Box 2000, Chester, PA 19016-2000
 25221244 +US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield MO 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24982932 EDI: BECKLEE.COM Feb 15 2020 06:43:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 24742449 +EDI: AMEREXPR.COM Feb 15 2020 06:43:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 24742452 +EDI: CITICORP.COM Feb 15 2020 06:43:00 Citibank, Citicorp Credit/Centralized Bankruptcy,
 Po Box 790040, Saint Louis, MO 63179-0040
 24742451 +EDI: CITICORP.COM Feb 15 2020 06:43:00 Citibank, Centralized Bankruptcy/CitiCorp Credit S,
 Po Box 790040, St Louis, MO 63179-0040
 24792783 EDI: FORD.COM Feb 15 2020 06:43:00 FORD MOTOR CREDIT COMPANY LLC,
 DRAWER 55-953, P.O. BOX 55000, DETROIT, MI 48255
 24742458 EDI: FORD.COM Feb 15 2020 06:43:00 Ford Motor Credit, Po Box 62180,
 Colorado Springs, CO 80962
 24742460 +EDI: PHINHARRIS Feb 15 2020 06:43:00 Harris & Harris, 111 W. Jackson Blvd., Suite 400,
 Chicago, IL 60604-4135
 24742467 E-mail/Text: rev.bankruptcy@illinois.gov Feb 15 2020 02:07:01
 State of Illinois: Department of Revenue, PO Box 19006, Springfield, IL 62794
 24742461 EDI: IRS.COM Feb 15 2020 06:43:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 21126, Philadelphia, PA 19114-0326
 25078698 +EDI: CHASE.COM Feb 15 2020 06:43:00 JPMorgan Chase Bank, N.A., PO Box 29550 AZ1-1024,
 Phoenix, AZ 85038-9550
 25005414 E-mail/PDF: resurgentbknofications@resurgent.com Feb 15 2020 02:12:47
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 24980071 +EDI: MID8.COM Feb 15 2020 06:43:00 Midland Funding LLC, PO Box 2011,
 Warren MI 48090-2011
 24742464 +EDI: NAVIENTFKASMSERV.COM Feb 15 2020 06:43:00 Navient, Attn: Claims Dept., Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 24742466 +E-mail/Text: bankruptcies@orangelake.com Feb 15 2020 02:06:10 Orange Lake Country Cl,
 Attn: Bankruptcy, 8505 W. Irlo Bronson Memorial Hwy., Kissimmee, FL 34747-8201
 24742468 +EDI: RMSC.COM Feb 15 2020 06:43:00 Synchrony Bank/Amazon, Po Box 965064,
 Orlando, FL 32896-5064

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24742465* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

District/off: 0752-1

User: ccabrales
Form ID: 3180W

Page 2 of 2
Total Noticed: 32

Date Rcvd: Feb 14, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Andrew J Nelson on behalf of Creditor JPMorgan Chase Bank, National Association
anelson@atty-pierce.com, northerndistrict@atty-pierce.com
Glenn B Stearns on behalf of Trustee Glenn B Stearns mcguckin_m@lisle13.com
Glenn B Stearns mcguckin_m@lisle13.com
Joel P Fonferko on behalf of Creditor JPMorgan Chase Bank, National Association
ND-One@il.cslegal.com
Joseph S Davidson on behalf of Debtor 2 Naomi Ruth West jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@
mail.com;bkecf_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com
Joseph S Davidson on behalf of Debtor 1 Gregory Lee West jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@
mail.com;bkecf_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com
Michael L Sherman on behalf of Creditor FORD MOTOR CREDIT COMPANY LLC shermlaw1@aol.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Rachael A Stokas on behalf of Creditor JPMorgan Chase Bank, N.A., successor in interest by
purchase from the Federal Deposit Insurance Corporation as receiver for Washington Mutual
ND-Two@il.cslegal.com
Toni Townsend on behalf of Creditor JPMorgan Chase Bank, National Association
toni.townsend@mccalla.com, northerndistrict@mccalla.com

TOTAL: 10